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Retrospect.

WITH the gathering of 1914 into the garner of the centuries there passed a year of momentous world-movements. Ineffaceably graven upon the minds of living men, its impress will mould the lives of generations yet to be, for its days were replete with events fateful for the future of the race.

We recall political chaos in Mexico and labor troubles in South Africa. We remember ever-recurring disturbances in the Balkans and agitation in Britain over Welsh Disestablishment, Women's Suffrage and Home Rule. But all were dwarfed into insignificance by the world-cataclysm precipitated with incredible swiftness, when on the twenty-eighth of June two revolver shots fired the powder magazine of Europe and set the world aflame. And to-day we watch the ebb and flow of the gigantic conflict whose end is not yet.

The toll of death for 1914 among the world's prominent men was heavier than usual, for the unaccustomed weight of events bears heavily upon leaders in all departments of human endeavor. Among those who passed away we recall Pope Pius X, Joseph Chamberlain, Lord Roberts, Count Ito of Japan, Admiral Mahan, General Picquart, Lord Minto, the Duke of Argyle, Sir Hubert von Herkomer, Monsignor Benson, Sir James Whitney and Sir George Ross. We remember, too, the sinking in our own St. Lawrence of the "Empress of Ireland" with her grim harvest of death. Nor can we forget the hundreds of thousands slain upon Europe's fields of carnage.

But out of great evil has come great good. In the white-hot crucible of calamity the heart of man is being purged of selfishness and of dross. The world has moved into the realm of great things; for if it suffers greatly, is it not also giving greatly and saving greatly? In our day and generation the forces of charity, compassion and sacrifice are organized upon a scale undreamed of by our fathers; and as a factor in this great organized world-beneficent life assurance occupies an honored place.

The failures of yesterday, its reversals of fortune and its interrupted business plans serve but to remind us of the uncertainty of human endeavor and of human life itself. For 1915 we face problems that will challenge strong men, tasks that will demand the utmost of mind and heart and nerve. In times so grave, is it not the part of wisdom to make sure provision for family and for home?